

Fill in this information to identify your case and this filing:

| | | | |
|---|---------------------------------------|-------------|--|
| Debtor 1 | Beverly Monique Murray-Calcote | | |
| | First Name | Middle Name | Last Name |
| Debtor 2 (Spouse, if filing) | First Name | Middle Name | Last Name |
| United States Bankruptcy Court for the: <u>CENTRAL DISTRICT OF CALIFORNIA</u> | | | |
| Case number <u>2:17-bk-11972-RK</u> | | | <input checked="" type="checkbox"/> Check if this is an amended filing |

Official Form 106A/B

Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

- No. Go to Part 2.
 Yes. Where is the property?

1.1

3166 West Ave M-2

Street address, if available, or other description

Lancaster CA 93536-0000

City State ZIP Code

Los Angeles

County

What is the property? Check all that apply

- Single-family home
 Duplex or multi-unit building
 Condominium or cooperative
 Manufactured or mobile home
 Land
 Investment property
 Timeshare
 Other _____

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?

\$565,422.00

Current value of the portion you own?

\$565,422.00

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

Check if this is community property
(see instructions)

Who has an interest in the property? Check one

- Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number:

Debtor 1 Beverly Monique Murray-Calcote**If you own or have more than one, list here:**

1.2

Burial Plot

Street address, if available, or other description

City _____ State _____ ZIP Code _____

County _____

What is the property? Check all that apply

- Single-family home
 Duplex or multi-unit building
 Condominium or cooperative
 Manufactured or mobile home
 Land
 Investment property
 Timeshare
 Other _____

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property?\$3,500.00**Current value of the portion you own?**\$3,500.00

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

Check if this is community property (see instructions)

Who has an interest in the property? Check one

- Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another

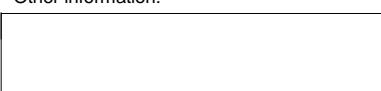
Other information you wish to add about this item, such as local property identification number:

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.....=>

\$568,922.00**Part 2: Describe Your Vehicles**

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.

3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles No Yes

3.1 Make: BMW
 Model: 750
 Year: 2013
 Approximate mileage: 25000
 Other information:


Who has an interest in the property? Check one

- Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property?\$29,000.00**Current value of the portion you own?**\$29,000.00

3.2 Make: Honda
 Model: Odyssey
 Year: 2011
 Approximate mileage: 130000
 Other information:


Who has an interest in the property? Check one

- Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property?\$10,000.00**Current value of the portion you own?**\$10,000.00

Debtor 1

Beverly Monique Murray-Calcote

3.3 Make: Rogue
 Model: Nissan
 Year: 2012

Approximate mileage: 130000

Other information:

| |
|--|
| |
|--|

Who has an interest in the property? Check one

- Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another

Check if this is community property
(see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.

Current value of the entire property?

Current value of the portion you own?

\$5,000.00

\$5,000.00

4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories*Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories*

- No
 Yes

5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here.....=>

\$44,000.00

Part 3: Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following items?

Current value of the portion you own?
 Do not deduct secured claims or exemptions.

6. Household goods and furnishings*Examples: Major appliances, furniture, linens, china, kitchenware*

- No
 Yes. Describe.....

Household furnishings

\$5,000.00

7. Electronics*Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games*

- No
 Yes. Describe.....

Cell phone laptop and printer

\$1,800.00

8. Collectibles of value*Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles*

- No
 Yes. Describe.....

9. Equipment for sports and hobbies*Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments*

- No
 Yes. Describe.....

10. Firearms*Examples: Pistols, rifles, shotguns, ammunition, and related equipment*

- No
 Yes. Describe.....

Debtor 1

Beverly Monique Murray-Calcote

Glock 22
 Glock 380
 38 special
 38 handgun
 Barretta

\$1,500.00

11. Clothes

Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories

 No Yes. Describe.....**clothing of Debtor and uniforms**

\$1,000.00

12. Jewelry

Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

 No Yes. Describe.....

Wedding ring
 earrings
 bracelet
 miscellaneous costume jewelry

\$2,500.00

13. Non-farm animals

Examples: Dogs, cats, birds, horses

 No Yes. Describe.....

14. Any other personal and household items you did not already list, including any health aids you did not list

 No Yes. Give specific information.....

15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here

\$11,800.00

Part 4: Describe Your Financial Assets

Do you own or have any legal or equitable interest in any of the following?

Current value of the portion you own?
 Do not deduct secured claims or exemptions.

16. Cash

Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

 No Yes.....**Cash**

\$20.00

17. Deposits of money

Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

 No Yes.....

Institution name:

17.1. Checking**Bank of America Checking**

\$300.00

Debtor 1

Beverly Monique Murray-Calcote

| | | |
|----------------|--|------------|
| 17.2. Checking | Los Angeles Police Federal Credit Union | \$1,200.00 |
| 17.3. Savings | Los Angeles Police Federal Credit Union | \$1,400.00 |
| 17.4. Savings | Bank of America | \$0.00 |
| 17.5. Checking | Chase business checking | \$200.00 |
| 17.6. Savings | Chase business savings | \$1,400.00 |
| 17.7. Checking | Wescom joint account with husband | \$1,200.00 |

18. Bonds, mutual funds, or publicly traded stocks*Examples:* Bond funds, investment accounts with brokerage firms, money market accounts No Yes.....

Institution or issuer name:

19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture No Yes. Give specific information about them.....

Name of entity:

% of ownership:

20. Government and corporate bonds and other negotiable and non-negotiable instruments*Negotiable instruments* include personal checks, cashiers' checks, promissory notes, and money orders.*Non-negotiable instruments* are those you cannot transfer to someone by signing or delivering them. No Yes. Give specific information about them

Issuer name:

21. Retirement or pension accounts*Examples:* Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans No Yes. List each account separately.

Type of account:

Institution name:

Pension**Deferred compensation retirement plan****Pension**

\$90,000.00

22. Security deposits and prepayments

Your share of all unused deposits you have made so that you may continue service or use from a company

Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others No Yes.

Institution name or individual:

23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) No Yes.

Issuer name and description.

Mass Mutual

\$18,000.00

24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

Debtor 1

Beverly Monique Murray-Calcote No Yes.....

Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c):

25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit No Yes. Give specific information about them...

| | |
|--|---------------|
| Bobbye J. Rives Trust Debtor received approximately \$85,000 in 02/2015 from Bobbye J. Rives' will Debtor is Trustee but not a beneficiary under the Trust | \$0.00 |
|--|---------------|

| | |
|---|---------------|
| Beverly J. Madison Trust Debtor is one of the beneficiaries, Mother is still alive, no current value | \$0.00 |
|---|---------------|

26. Patents, copyrights, trademarks, trade secrets, and other intellectual property

Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

 No Yes. Give specific information about them...**27. Licenses, franchises, and other general intangibles**

Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

 No Yes. Give specific information about them...**Money or property owed to you?**

Current value of the portion you own?
Do not deduct secured claims or exemptions.

28. Tax refunds owed to you No Yes. Give specific information about them, including whether you already filed the returns and the tax years.....**29. Family support**

Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

 No Yes. Give specific information.....**30. Other amounts someone owes you**

Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

 No Yes. Give specific information..**31. Interests in insurance policies**

Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

 No Yes. Name the insurance company of each policy and list its value.

Company name:

Beneficiary:

Surrender or refund value:

New York Life - no cash value**Joseph Calcote and children****\$0.00****32. Any interest in property that is due you from someone who has died**

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

 No

Debtor 1 Beverly Monique Murray-Calcote

 Yes. Give specific information..33. **Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment**

Examples: Accidents, employment disputes, insurance claims, or rights to sue

 No Yes. Describe each claim.....34. **Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims** No Yes. Describe each claim.....35. **Any financial assets you did not already list** No Yes. Give specific information..

36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here.....

\$113,720.00

Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.

37. Do you own or have any legal or equitable interest in any business-related property?

 No. Go to Part 6. Yes. Go to line 38.**Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.**
If you own or have an interest in farmland, list it in Part 1.

46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?

 No. Go to Part 7. Yes. Go to line 47.**Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above**

53. Do you have other property of any kind you did not already list?

Examples: Season tickets, country club membership

 No Yes. Give specific information.....

54. Add the dollar value of all of your entries from Part 7. Write that number here

\$0.00

Part 8: List the Totals of Each Part of this Form

| | |
|--|------------------------------|
| 55. Part 1: Total real estate, line 2 | \$568,922.00 |
| 56. Part 2: Total vehicles, line 5 | \$44,000.00 |
| 57. Part 3: Total personal and household items, line 15 | \$11,800.00 |
| 58. Part 4: Total financial assets, line 36 | \$113,720.00 |
| 59. Part 5: Total business-related property, line 45 | \$0.00 |
| 60. Part 6: Total farm- and fishing-related property, line 52 | \$0.00 |
| 61. Part 7: Total other property not listed, line 54 | \$0.00 |
| 62. Total personal property. Add lines 56 through 61... | \$169,520.00 |
| | Copy personal property total |
| 63. Total of all property on Schedule A/B. Add line 55 + line 62 | \$738,442.00 |

Fill in this information to identify your case:

| | | | |
|---|---------------------------------------|-------------|-----------|
| Debtor 1 | Beverly Monique Murray-Calcote | | |
| | First Name | Middle Name | Last Name |
| Debtor 2 (Spouse if, filing) | First Name | Middle Name | Last Name |
| United States Bankruptcy Court for the: <u>CENTRAL DISTRICT OF CALIFORNIA</u> | | | |
| Case number (if known) | <u>2:17-bk-11972-RK</u> | | |

Check if this is an amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

- You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
 You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

| Brief description of the property and line on <i>Schedule A/B</i> that lists this property | Current value of the portion you own | Amount of the exemption you claim | Specific laws that allow exemption |
|---|---|---|------------------------------------|
| | Copy the value from <i>Schedule A/B</i> | Check only one box for each exemption. | |
| Burial Plot Line from <i>Schedule A/B</i> : 1.2 | \$3,500.00 | <input checked="" type="checkbox"/> \$1,543.54 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | C.C.P. § 703.140(b)(1) |
| Household furnishings Line from <i>Schedule A/B</i> : 6.1 | \$5,000.00 | <input checked="" type="checkbox"/> \$5,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | C.C.P. § 703.140(b)(3) |
| Cell phone laptop and printer Line from <i>Schedule A/B</i> : 7.1 | \$1,800.00 | <input checked="" type="checkbox"/> \$1,800.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | C.C.P. § 703.140(b)(3) |
| Glock 22 Glock 380 38 special 38 handgun Barretta Line from <i>Schedule A/B</i> : 10.1 | \$1,500.00 | <input checked="" type="checkbox"/> \$1,500.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | C.C.P. § 703.140(b)(5) |
| clothing of Debtor and uniforms Line from <i>Schedule A/B</i> : 11.1 | \$1,000.00 | <input checked="" type="checkbox"/> \$1,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | C.C.P. § 703.140(b)(3) |

Debtor 1 Beverly Monique Murray-Calcote

| Brief description of the property and line on Schedule A/B that lists this property | Current value of the portion you own Copy the value from Schedule A/B | Amount of the exemption you claim Check only one box for each exemption. | Specific laws that allow exemption |
|---|--|---|------------------------------------|
| Wedding ring earrings bracelet miscellaneous costume jewelry Line from Schedule A/B: 12.1 | \$2,500.00 | <input checked="" type="checkbox"/> \$1,600.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | C.C.P. § 703.140(b)(4) |
| Wedding ring earrings bracelet miscellaneous costume jewelry Line from Schedule A/B: 12.1 | \$2,500.00 | <input checked="" type="checkbox"/> \$900.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | C.C.P. § 703.140(b)(5) |
| Cash Line from Schedule A/B: 16.1 | \$20.00 | <input checked="" type="checkbox"/> \$20.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | C.C.P. § 703.140(b)(5) |
| Checking: Bank of America Checking Line from Schedule A/B: 17.1 | \$300.00 | <input checked="" type="checkbox"/> \$300.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | C.C.P. § 703.140(b)(5) |
| Checking: Los Angeles Police Federal Credit Union Line from Schedule A/B: 17.2 | \$1,200.00 | <input checked="" type="checkbox"/> \$1,200.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | C.C.P. § 703.140(b)(5) |
| Savings: Los Angeles Police Federal Credit Union Line from Schedule A/B: 17.3 | \$1,400.00 | <input checked="" type="checkbox"/> \$1,400.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | C.C.P. § 703.140(b)(5) |
| Checking: Chase business checking Line from Schedule A/B: 17.5 | \$200.00 | <input checked="" type="checkbox"/> \$200.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | C.C.P. § 703.140(b)(5) |
| Savings: Chase business savings Line from Schedule A/B: 17.6 | \$1,400.00 | <input checked="" type="checkbox"/> \$1,400.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | C.C.P. § 703.140(b)(5) |
| Checking: Wescom joint account with husband Line from Schedule A/B: 17.7 | \$1,200.00 | <input checked="" type="checkbox"/> \$1,200.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | C.C.P. § 703.140(b)(5) |
| Pension: Deferred compensation retirement plan Pension Line from Schedule A/B: 21.1 | \$90,000.00 | <input checked="" type="checkbox"/> \$90,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | C.C.P. § 703.140(b)(10)(E) |
| Mass Mutual Line from Schedule A/B: 23.1 | \$18,000.00 | <input checked="" type="checkbox"/> \$18,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit | C.C.P. § 703.140(b)(10)(E) |

Debtor 1 **Beverly Monique Murray-Calcote****3. Are you claiming a homestead exemption of more than \$160,375?**

(Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

 No Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case? No Yes